

**BEFORE THE OFFICE OF STATE ADMINISTRATIVE HEARINGS
STATE OF GEORGIA**

HANMAR, INC.
d/b/a GAS AND GO FOOD STORE,

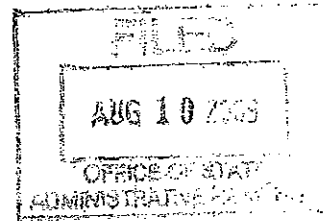
Petitioner,

v.

GEORGIA DEPARTMENT OF
BANKING AND FINANCE,

Respondent.

Docket Number:
OSAH-DBF-CC-0934888-8-Howells



OTHMAN AWAD,

Petitioner,

v.

GEORGIA DEPARTMENT OF
BANKING AND FINANCE,

Respondent.

Docket Number:
OSAH-DBF-CC-0934887-8-Howells

CONSENT ORDER

On May 26, 2009, the Georgia Department of Banking and Finance ("Department") issued a Notice of Intent to Revoke Annual License to Hanmar, Inc. d/b/a Gas and Go Food Store ("Hanmar") for violation of O.C.G.A. § 7-1-1-702(b). On this same day, the Department issued an Order to Cease and Desist to Othman Awad, the president of Hanmar, for violation of O.C.G.A. § 7-1-1-702(b). A hearing was timely requested to appeal the Notice of Intent to Revoke Annual License issued to Hanmar and the Order to Cease and Desist issued to Othman Awad. The Department forwarded the hearing requests on these matters to the Office of State Administrative Hearings

("OSAH"). The Department filed Motions for Summary Determination in these matters before OSAH.

On July 8, 2009, the Department issued an Amended Notice of Intent to Revoke Annual Registration to Hanmar. The Department thereafter filed Amended Motions for Summary Determination to reflect the issuance of the Amended Notice of Intent to Revoke Annual Registration.

The parties have discussed settlement of the issues raised by the Amended Notice of Intent to Revoke Annual Registration and the Order to Cease and Desist and have agreed to a resolution of those matters in their entirety.

It is hereby ORDERED as follows:

1. Hanmar withdraws its request for a hearing regarding the Amended Notice of Intent to Revoke Annual Registration issued by the Department on July 8, 2009. The revocation of Hanmar's registration shall be final upon entry of this Order. Upon entry of this Order, Hanmar is prohibited from engaging in any further activity governed by O.C.G.A. § 7-1-700 *et seq.* The revocation will be published by the Department. Hanmar will never apply for another check casher's registration with the Department and Hanmar will never submit an application for a check casher's license to the Department.

2. Othman Awad withdraws his request for a hearing regarding the Order to Cease and Desist issued by the Department on May 26, 2009. The Order to Cease and Desist issued to Othman Awad shall be final upon entry of this Order. Neither the finality of this Order to Cease and Desist against Othman Awad nor this Consent Order shall be construed as a prohibition against Othman Awad applying to own or owning a registered or licensed check casher as contemplated by O.C.G.A. § 7-1-707.2, which was enacted on July 1, 2009. Any ownership interest applied for or held by Othman Awad in

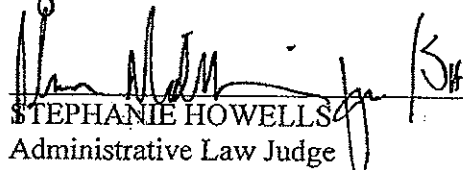
a registered or licensed check casher and any change or transfer of such interest shall comply in all respects with all other state laws and Department rules, including, but not limited to, Department Rule 80-3-1-.02(9)(b).

3. The entry of this Consent Order will resolve the issued identified in the pending Amended Notice of Intent to Revoke Annual Registration issued to Hanmar and the pending Order to Cease and Desist issued to Othman Awad.

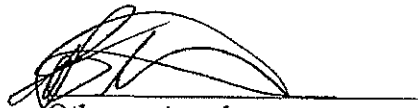
4. The terms of this Order may be enforced by the Department pursuant to O.C.G.A. § 7-1-707(e)(2).


5. This Consent Order shall be regarded as a public document that the Department may publish in the same manner as a final order of this agency.

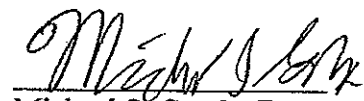
SO ORDERED, this 10th day of August, 2009.



STEPHANIE HOWELLS
Administrative Law Judge

Consented to by:


Othman Awad
Hanmar, Inc.
2320 Highway 411
Cartersville, Georgia 30121
Individually and as President
of Hanmar, Inc.


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Commissioner
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